



MRAS (Member Responsibility Amounts)

1ST MRA \$1,000 per member, per calendar year

2ND MRA 25% of the next \$10,000 per member (\$2,500 max) with an affiliated provider/facility or a maximum of \$5,000 if Medicare +25% isn't accepted and/or the licensed medical professional/ facility is non-affiliated. The membership shares in eligible needs at 100% after the 1st, then 2nd MRAs are met, and simultaneously, as the 2nd MRA is being met.*

MATERNITY MRA

\$5,000 MRA applies per pregnancy

ADOPTION MRA

\$5,000 per event per household

LABORATORY MRA

\$500 per member, per calendar year



Office, Urgent Care & Specialist Visits

Each member is allowed a maximum of **6** office/urgent care/specialist visits per calendar year. You pay \$35 to your provider for office visits. Up to \$300 is shared by the membership for each visit.** After six visits, the member is responsible for 100% of charges.



Wellness Visit

Members are allowed one wellness/preventative visit used only for required screening tests in addition to the **6** office/urgent care/specialist visits. It is available for female members age 40 and over and male members age 50 and over. The membership will share up to \$500 after the \$35 Office Visit MRA for a mammogram visit.

Get convenient access—anytime, anywhere!

All of your health records, contributions and membership information can be found in your pocket.

- Check your medical need status
- Find a medical provider near you
- See your digital wallet & Membership ID Card
- Get additional membership benefits for completing Health Journey goals

Find a complete list of services and anything else you need on your mobile device.



Download the App

Using your mobile device, go to:

www.altruhealthshare.org/app

MATERNITY

Maximum sharing limit per pregnancy applies. Sharing begins after the Maternity MRA.

- 1st Year of Membership: \$12,000
- 2nd or more Years of Membership: \$25,000

ADOPTION

\$5,000 per event. Up to two adoption events may be eligible for sharing per household for the lifetime of the membership. The adoption of multiple children at the same time is considered one event. Sharing begins after Adoption MRA

CANCER TREATMENT

- 1st Year of Membership MRA: \$4,000
- 2nd Year of Membership MRA: \$3,000
- 3rd or more Years of Membership MRA: \$2,000

With max sharing amount Membership Year 1: \$10,000 and Membership Years 2+: Subject to annual and lifetime max. Biennial screening requirements for females 40 and over and males 50 and over.

LABORATORY SERVICES

\$500 Laboratory MRA applies. \$500 maximum sharing limit, per member, per calendar year. Laboratory services must be obtained through an in-network facility to be eligible for sharing. (90 day waiting, unless billed with an eligible office visit or hospital stay or is part of a wellness or preventative care visit)

EMERGENCY ROOM

Eligible ER visits are shared at the allowed amount—based on the facility repricing amount of Medicare +50%

WAITING PERIOD (eligible 90 days from the membership effective date)

- Maternity, Cancer Treatment & Lab Sharing
- Advanced imaging (for example, MRI, MRA, CT, or PET scans. Advanced imaging does not apply to routine mammogram screening)
- Bone density scans
- Cardiac testing, procedures and treatments
- EGD (upper endoscopy) procedures
- EMG/EEG tests
- Infusion therapy
- In-office procedures (e.g., joint injection, skin biopsy)
- Inpatient hospital admission (unless admitted through the ER or a direct admission from a Physician)
- Long term care—any and all treatments involved
- Nuclide studies
- Ophthalmic surgical procedures
- Outpatient surgery, testing, and procedures (including pre-admission testing)
- Sleep studies
- Ultrasound scans (does not apply to maternity or routine mammograms)

FUNERAL NEEDS SHARING

\$5,000 maximum sharing limit per household, per calendar year

ANNUAL MAXIMUM LIMIT

No Maximum (subject to the Lifetime Maximum Limit)

LIFETIME MAXIMUM LIMIT

\$1,000,000 per member

DEPENDENT UPPER AGE LIMIT

Once a dependent reaches 23 years old, they may continue on an individual membership

FLU SHOT

Reimbursement only. Max of \$25 per member, per calendar year

BETTER LIVING NOW Medical Supplies and Discounts

HOMELINK, a leader in durable medical supplies, has over 33,000 provider and manufacturer relationships, ensuring that quality, savings and excellence are always available to you, no matter what your medical supply needs are. As a member, you can save between 5% and 40% on a wide variety of durable medical equipment and services.

To get started, simply call our professionally trained staff at 1.888.501.3591 or visit www.vgmhomelink.com/yourhomelinkorders.

Sharing Summary
Member Responsibility Amounts
Office, Urgent Care & Specialist Visits
Included Membership Services



Included Membership Services

Your membership includes access to additional services and discounts that help members maintain a healthy emotional, mental and physical lifestyle.



Telemedicine

DialCare is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. You and your family have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more.

Doctors are available 24 hours a day, 365 days a year, allowing you and your family convenient access to quality care from home, work or on the go.

Simply follow the link you received in your email to complete your registration or visit <https://member.dialcare.com/membereligibility>. If you're having problems registering, you can call DialCare for assistance at 1.855.335.2255. Once registered, you can log in online at <https://dialcare.com> or use the Altrua HealthShare app to request consults or to update your medical history.



Counseling

LifeWorks by Morneau Shepell is a platform that supports the total well-being of you and your family in virtually every area of your life.

The platform gives you access to confidential, professional help in managing stress at work, home, financial matters and more, 24 hours a day, 7 days a week.*



Prescription Savings

Get 15%-60% off the retail price of generic drugs and 10%-25% off the retail price of brand name drugs.



Use Your Services & Discounts

Present your Membership ID Card to your provider so they can update your medical information, apply discounts and process your medical needs.



Sign in to Your Member Portal

Easily view your health information, submit medical needs, see your contribution amount, manage your membership and get access to all of our services.

www.altruahealthshare.org and click



Call Anytime for Services

Access Telemedicine & other services or speak to Member Services: Monday–Friday, 8:00 a.m.–6:00 p.m. CT.

1.833.3-Altrua (258782)